

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

IN RE: **LARRY D. PERRYMAN, SR**
ELLA LOUISE PERRYMAN

Case Number: 13-47436-MLO
Chapter 13
Judge OXHOLM

Debtors.

WILLIAM D. JOHNSON (P54823)
ACCLAIM LEGAL SERVICES, P.L.L.C.
8900 E. 13 Mile Rd.
Warren, MI 48093
(248) 443-7033

PROPOSED CHAPTER 13 PLAN MODIFICATION

Debtors propose to modify the confirmed Plan pursuant to LBR 3015-2(b) as follows:

- Debtors' will remit a payment in the amount of \$240.00 monthly over the next six months for the sole purpose of paying in their 2013 Income Tax refund in the amount of \$715.00 and their 2014 Income Tax Refund in the amount of \$692.00.

Debtor's plan was confirmed on March 28, 2014. Pursuant to the Order Confirming Plan Debtor's are required to pay in 100% of tax refunds into the plan during the plan duration. Debtors plan is a 48 month plan which expired on March 28, 2018. At the time of expiration debtors were 100% paid in plan payments, however, debtors failed to pay their 2013 and 2014 tax refunds into the plan. The modification is necessary to allow Debtor's to remit sums sufficient to account for the 2013 and 2014 tax refunds to the Trustee. Debtor's calculate that by remitting \$240.00 per month for the next six months, debtor's will satisfy this remaining obligation per the terms of the confirmed plan.

Following is the effect of this modification on the following classes:

Class One: no adverse impact.

Class Two: no adverse impact.

Class Three: n/a

Class Four: no adverse impact.

Class Five: n/a

Class Six: no adverse impact.

Class Seven: n/a

Class Eight: n/a

Class Nine: no adverse impact

Dated: September 13, 2018

/s/ William D. Johnson
WILLIAM D. JOHNSON (P54823)
Acclaim Legal Services, PLLC
8900 E. 13 Mile Road
Warren, MI 48093
(248) 443-7033
filing@acclaimlegalservices.com

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PROPOSED ORDER MODIFYING CHAPTER 13 PLAN

This matter having come before the Court upon Debtor's Notice of Proposed Chapter 13 Plan Modification, no objections having been filed, a certificate of no objection having been filed, and the Court being otherwise fully advised on the premises;

IT IS HEREBY ORDERED that the following modifications to the Chapter 13 Plan are hereby effective:

- Debtors' will remit a payment in the amount of \$240.00 monthly over the next six months for the sole purpose of paying in their 2013 Income Tax refund in the amount of \$715.00 and their 2014 Income Tax Refund in the amount of \$692.00.

IT IS FURTHER ORDERED that in all other respects the confirmed Plan, as last modified, remains in full force and effect.

EXHIBIT A

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

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WILLIAM D. JOHNSON (P54823)
ACCLAIM LEGAL SERVICES, P.L.L.C.
8900 E. 13 Mile Rd.
Warren, MI 48093
(248) 443-7033

Notice of Deadline to Object to Proposed Chapter 13 Plan Modification

The deadline to file an objection to the attached proposed Chapter 13 Plan Modification is 21 days after service.

If no timely objection is filed, the proponent of the Plan Modification may file a certificate of no objection and an order and the modified Plan will then become effective.

If a timely objection is filed, the Court will set the matter for hearing and give notice of the hearing to the Debtor, the proponent of the Plan Modification, the Trustee and any objecting parties. In that event, the Plan Modification will become effective when the Court enters an order overruling or resolving all objections.

Objections to the attached proposed Chapter 13 Plan Modification shall be served on the following:

Tammy L. Terry, Chapter 13 Trustee
535 Griswold, Suite 2100
Detroit, MI 48226

Dated: September 13, 2018

/s/ William D. Johnson
WILLIAM D. JOHNSON (P54823)
Acclaim Legal Services, PLLC
8900 E. 13 Mile Road
Warren, MI 48093
(248) 443-7033
filing@acclaimlegalservices.com

**UNITED STATES BANKRUPTCY COURT
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IN RE: **LARRY D. PERRYMAN, SR**
ELLA LOUISE PERRYMAN

Case Number: 13-47436-MLO
Chapter 13
Judge OXHOLM

Debtors.

WILLIAM D. JOHNSON (P54823)
ACCLAIM LEGAL SERVICES, P.L.L.C.
8900 E. 13 Mile Rd.
Warren, MI 48093
(248) 443-7033

PROOF OF SERVICE

LEANNA B. SIKES, hereby certifies that on September 13, 2018 she served a copy of the following documents electronically or by the United States Postal Service:

- Notice of Proposed Post-Confirmation Modification
- Proposed Order
- Proof of Service

upon:

Tammy L. Terry, Chapter 13 Trustee
535 Griswold, Suite 2100
Detroit, MI 48226

All parties on the attached Matrix

Dated: September 13, 2018

/s/ Leanna B. Sikes
Leanna B.Sikes
Acclaim Legal Services, PLLC
8900 E. 13 Mile Road
Warren, MI 48093
(248) 443-7033
filing@acclaimlegalservices.com

**13Network**

ACCLAIM LEGAL SERVICES Case Query

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13-47436-MLO Larry D. Perryman, Sr. (xxx-xx-3384)

16600 Bramell • • Detroit • MI • 48219

\$550.00 MO/ Bar Date(s): 8/19/2013 (has passed) 10/8/2013 (has passed)

Ella Louise Perryman (xxx-xx-4539)

16600 Bramell • • Detroit • MI • 48219

Confirmed: 3/28/2014



Trustee: Tammy L. Terry

Attorney: ACCLAIM LEGAL SERVICES

Case Status: Active, Open Case

The data on these pages has not been audited and is provided for general information only.

		54 Month(s) since Confirmation UP = \$0.00		TPI = \$30,727.55	TPILR = \$30,727.55	BOH = \$1,666.82	BOH+FEES = \$1,811.76		
Line	Name	Claimed Amount	Mortgage Due	Coll / Value	Interest Rate	Monthly Payment	To Be Paid	Mo	
	ATTORNEY FEE								
1	ACCLAIM LEGAL SERVICES	\$12,517.23							
	A-ARREARS								
2	ADDED CREDITOR	\$1,000.00		\$1,000.00			\$1,000.00		
3	ADDED CREDITOR								
	E-LEASE								
4	ADDED CREDITOR								
	F-ADM EXP CLAIM								
5	ADDED CREDITOR								
	G-CONTINUING Lease, Secured or Vehicle								
6	ADDED CREDITOR								
7	ADDED CREDITOR								
	LEASE or SECURED GAP								
8	ADDED CREDITOR								
	M-MORTGAGE								
9	ADDED CREDITOR								
10	ADDED CREDITOR								
	P-PRIORITY								
11	ADDED CREDITOR								
12	ADDED CREDITOR								
	S-SECURED								
13	Quantum3 Group LLC as agent for	\$100.00							
14	ADDED CREDITOR								
15	ADDED CREDITOR								
	V- VEHICLE								
16	ADDED CREDITOR								
17	ADDED CREDITOR								
	NO CLAIM FILED * Secured								
18	Fortis Capital	\$2,559.00							
	WATER BILL								
19	Detroit Water & Sewerage Department	\$1,066.78							
20	ADDED CREDITOR								
	ASSOCIATION DUES CONTINUING								
21	ADDED CREDITOR								
22	ADDED CREDITOR								
	POST PET MORT FEE, EXP, CHRG SUPPL 2								
23	PNC BANK	\$1,659.83		\$1,659.83			\$1,659.83		
	SECURED CLASS 5.1 EMPmts								
24	ADDED CREDITOR								
25	ADDED CREDITOR								
	VEHICLE CLASS 5.1 EMPmts								
26	ADDED CREDITOR								
27	ADDED CREDITOR								
	WATER CLASS 5.1 EMPmts								
28	ADDED CREDITOR								
29	ADDED CREDITOR								
	TAXES CLASS 5.1 EMPmts								
30	ADDED CREDITOR								
31	ADDED CREDITOR								
	MORTGAGE ESCROW CONTINUING								
32	ADDED CREDITOR								
33	ADDED CREDITOR								
	ARREARS * REVERSE MORTGAGE								
34	ADDED CREDITOR								
35	ADDED CREDITOR								
	SECURED CLASS 5.3 EMPmts								
36	ADDED CREDITOR								
37	ADDED CREDITOR								
	NTIS ARREARS								
38	ADDED CREDITOR								
39	ADDED CREDITOR								
	All Unsecured Creditors	Total Unsecured			Percent Allowed		Amount Allowed		
40		7423.33			0				

Change Line# 0 OK

Plan Terms 6 Calc

Unsecured % 0 Calc

Due to Creditors: \$0.00 \$2,891.12

In from Debtor: \$240.00 \$3,106.00

Restart

Trustee's % 8

Lump Sum \$ 1,666.00

Delete Line 0 OK

Debtor 1 Pay Schedules

Who's Paying	Amount	Schedule	Upd	Calc
ZIP MAIL SERVIC ▾	\$240.00	MONTHLY ▾	\$?
Larry D. Perryman ▾	\$0.00	WEEKLY ▾	\$?

Debtor 2 Pay Schedules

Who's Paying	Amount	Schedule	Upd	Calc
Ella Louise Per ▾	\$0.00	WEEKLY ▾	\$?

Tammy L. Terry - Detroit, MI

Your Chapter 13 Information Management System

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ATTACHMENT 1

LIQUIDATION ANALYSIS AND STATEMENT OF VALUE OF ENCUMBERED PROPERTY

TYPE OF PROPERTY	FAIR MARKET VALUE	LIENS	DEBTOR'S SHARE OF EQUITY	EXEMPT AMOUNT	NON-EXEMPT AMOUNT
PERSONAL RESIDENCE	35,000.00	61,623.15	0.00	0.00	0.00
REAL ESTATE OTHER THAN PERSONAL RESIDENCE	0.00	0.00	0.00	0.00	0.00
HHG/PERSONAL EFFECTS	4,650.00	4,444.15	4,500.00	4,500.00	0.00
JEWELRY	0.00	0.00	0.00	0.00	0.00
CASH/BANK ACCOUNTS	300.00	0.00	300.00	300.00	0.00
VEHICLES	7,000.00	7,591.79	4,000.00	4,000.00	0.00
OTHER (Itemize)	0.00	0.00	0.00	0.00	0.00

Amount available upon liquidation	\$	0.00
Less administrative expenses and costs	\$	0.00
Less priority claims	\$	0.00
Amount Available in Chapter 7	\$	0.00

Label Matrix for local noticing
0645-2
Case 13-47436-mlo
Eastern District of Michigan
Detroit
Thu Sep 13 15:25:36 EDT 2018

AT&T Mobility II LLC
%AT&T SERVICES INC.
KAREN A. CAVAGNARO - PARALEGAL
ONE AT&T WAY, ROOM 3A 231
BEDMINSTER, NJ. 07921-2693

Alliance One Receivable Management
1160 Centre Point Drive
Suite 1
Saint Paul, MN 55120-1377

Arrow Financial Services
5996 W. Touhy Ave
Niles, IL 60714-4610

Bay Finance
PO Box 844
Wausau, WI 54402-0844

Cap One
Po Box 85064
Glen Allen, VA 23058

Capital One
PO Box 30285
Salt Lake City, UT 84130-0285

Cingular Wireless
PO Box 660732
Dallas, TX 75266-0732

Credit One Bank
Po Box 98875
Las Vegas, NV 89193-8875

Discover Bank
DB Servicing Corporation
PO Box 3025
New Albany, OH 43054-3025

36th District Court
Case No. 06-162178
421 Madison Court
Detroit, MI 48226-2358

Action Card
PO Box 2394
Omaha, NE 68103-2394

(p)AMERICAN HONDA FINANCE
P O BOX 168088
IRVING TX 75016-8088

Aspire
PO Box 105555
Atlanta, GA 30348-5555

Board of Water Commissioners
City of Detroit
PO Box 32711
Detroit, MI 48232-0711

Capital Management
726 Exchange Street, Suite 700
Buffalo, NY 14210-1464

Chase
Po Box 24696
Columbus, OH 43224-0696

Citibank
PO Box 6005
Sioux Falls, SD 57117-6005

Creditors Financial Group
PO Box 440290
Aurora, CO 80044-1500

Discover Fin Svcs LLC
Po Box 15316
Wilmington, DE 19850-5316

AT&T
PO Box 9001309
Louisville, KY 40290-1309

Ahm
2170 Point Blvd
Elgin, IL 60123-7885

Arrow Financial
885 S. Jaynesville
Whitewater, WI 53190-2526

Atlantic Credit & Finance Incorporated
P.O. Box 13386
Roanoke, VA 24033-3386

Cap One
26525 N Riverwoods Blvd
Mettawa, IL 60045-3440

Capital One
PO Box 30285
City Of Industry, CA 91716

Cingular Wireless
PO Box 6416
Carol Stream, IL 60197-6416

Credit Collection Services
Two Wells Avenue
Newton Center, MA 02459-3246

Direct Merchants Bank
Cardmember Services
P.O. Box 21550
Tulsa, OK 74121

Shawn C. Drummond
31440 Northwestern Highway
Suite 200
Farmington Hills, MI 48334-5422

East Bay Funding, LLC
c/o Resurgent Capital Services
PO Box 288
Greenville, SC 29602-0288

East Bay Funding, LLC its successors and ass
as assignee of B-Real, LLC
Resurgent Capital Services
PO Box 288
Greenville, SC 29602-0288

East Bay Funding, LLC its successors and ass
as assignee of Roundup Funding L.L.C.
Resurgent Capital Services
PO Box 288
Greenville, SC 29602-0288

Enhanced Recovery Co (Original Creditor)
8014 Bayberry Rd
Jacksonville, FL 32256-7412

FCC Finance, LLC
PO Box 795489
Dallas, TX 75379-5489

Federal National Mortgage Association
PO Box 2008 Grand Rapids, MI 49501-2008

Federal National Mortgage Association c/o Se
PO Box 1077
Hartford, CT 06143-1077

First Consumer Credit, Inc.
405 State Highway 121 Bypass
Building A, Suite 250
Lewisville, TX 75067-8214

Marcy J. Ford
31440 Northwestern Highway
Suite 200
Farmington Hills, MI 48334-5422

Fortis Capital
c/o ARS
1845 Hwy 93 South
Ste. 310
Kalispell, MT 59901-5721

GE Money Bank
C/O Mary Jane Elliot, P.C.
24300 Karim Blvd.
Novi, MI 48375-2942

GE Money Bank
P.O. Box 103104
Roswell, GA 30076-9104

Henry Ford Health Systems
PO Box 55000
Detroit, MI 48255-0001

Henry Ford Hospital
2799 West Grand Blvd
Detroit, MI 48202-2689

Hilco Receivables, LLC
5 Revere Drive
Suite 415
Northbrook, IL 60062-1570

Household Finance
PO Box 4153
Carol Stream, IL 60197-4153

Hsbc Bank
PO Box 5253
Carol Stream, IL 60197-5253

Hsbc/Nautl
90 Christiana Rd
New Castle, DE 19720-3118

JPMorgan Chase Bank, National Association
Mail Code OH4-7142
3415 Vision Dr
Columbus, OH 43219-6009

(p)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

John P. Frye, PC
PO Box 13665
Roanoke, VA 24036-3665

William D. Johnson
Acclaim Legal Services
8900 E. 13 Mile Rd.
Warren, MI 48093-2206

LVNV Funding LLC
P.O. Box 740281
Houston, TX 77274-0281

Mary Jane M. Elliott, PC
24300 Karim Blvd.
Case No. 06-162178
Novi, MI 48375-2942

Michigan Bell Telephone Company
& AT&T Services, Inc
Karen Cavagnaro, Paralegal
One AT&T Way, Room 3A231
Bedminster, NJ 07921-2693

Midland Credit Management
Dept. 8870
Los Angeles, CA 90084-8870

Midland Funding MCC 1 Corp
c/o Mary Jane M Elliott PC
24300 Karim Blvd
Novi, MI 48375-2942

NCO Financial
507 Prudential Rd.
Horsham, PA 19044-2308

National City
Card Services
PO Box 500
Kalamazoo, MI 49004-0500

Nations Recovery Center, Inc.
6491 Peachtree Industrial Blvd.
Atlanta, GA 30360-2100

Nautilus
c/o Retail Servies
PO Box 703
Wood Dale, IL 60191-0703

Oxford Management Services
PO Box 1991
Southgate, MI 48195-0991

PNC BANK
PO BOX 94982
CLEVELAND, OH 44101-4982

PNC Bank
1 Financial Pkwy
Kalamazoo, MI 49009-8002

PNC Bank
Payment Processing Center - 27
PO Box 55126
Boston, MA 02205-5126

Ella Louise Perryman
16600 Bramell
Detroit, MI 48219-3754

Larry D. Perryman Sr.
16600 Bramell
Detroit, MI 48219-3754

Philips & Cohen Associates
258 Chapman Road
Suite 205
Newark, DE 19702-5444

Pnc Bank, N.A.
1 Financial Pkwy
Kalamazoo, MI 49009-8002

Portfolio
120 Corporate Blvd, Ste 100
Norfolk, VA 23502-4952

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Crystal L. Price-Buckley
31440 Northwestern Highway
Suite 200
Farmington Hills, MI 48334-5422

Quantum3 Group LLC as agent for
Bay Finance Company LLC
PO Box 788
Kirkland, WA 98083-0788

Brian D. Rodriguez
8900 E. 13 Mile Road
Warren, MI 48093-2206

Roselawn Collision, Inc.
9370 Roselawn St.
Detroit, MI 48204-2749

Karen L. Rowse-Oberle
24525 Harper Ave.
Suite Two
St. Clair Shores, MI 48080-1286

Sears Gold Mastercard
PO Box 6922
The Lakes, NV 88901-6922

Tammy L. Terry
Buhl Building
535 Griswold
Suite 2100
Detroit, MI 48226-3681

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

American Honda Finance Corp.
PO Box 5308
Elgin, IL 60121

(d)American Honda Finance Corporation
National Bankruptcy Center
P.O. Box 168088
Irving, TX 75016-8088
866-716-6444

Jefferson Capital Systems LLC
PO BOX 7999
SAINT CLOUD MN 56302-9617

Portfolio Recovery Associates
PO Box 41067
Norfolk, VA 23541

(d)Portfolio Recovery Associates, LLC
POB 12914
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

End of Label Matrix
Mailable recipients 77
Bypassed recipients 3
Total 80